

Fill in this information to identify your case:

Debtor 1	Herbert L Jones	First Name	Middle Name	Last Name
Debtor 2		First Name	Middle Name	Last Name

United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY

Case number 18-24286 (if known)

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets

1.	Schedule A/B: Property (Official Form 106A/B)	1a. Copy line 55, Total real estate, from Schedule A/B.....	\$ 0.00
		1b. Copy line 62, Total personal property, from Schedule A/B.....	\$ 8,350.00
		1c. Copy line 63, Total of all property on Schedule A/B.....	\$ 8,350.00

Your assets
Value of what you own

Part 2: Summarize Your Liabilities

2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D.....	\$ 128,495.45
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....	\$ 0.00
		3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F.....	\$ 1,225.00

Your total liabilities
Amount you owe

Part 3: Summarize Your Income and Expenses

4.	Schedule I: Your Income (Official Form 106I)	Copy your combined monthly income from line 12 of Schedule I.....	\$ 2,607.36
5.	Schedule J: Your Expenses (Official Form 106J)	Copy your monthly expenses from line 22c of Schedule J.....	\$ 2,488.67

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13? ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
7. What kind of debt do you have? ☒ Yes ☐ No

☒ Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

☐ Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Summary of Your Assets and Liabilities and Certain Statistical Information

page 1 of 2

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 1030-A, line 11; OR Form 1220-C, line 14.

122A-1 Line 11: OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

3,287.36

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:

9a. Domestic support obligations (Copy line 6a.)

9b. Taxes and certain other debts you owe the government. (Copy line 6b.)

9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)

9d. Student loans. (Copy line 6f.)

9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)

9f. Debits to pension or profit-sharing plans, and other similar debits. (Copy line 6h.)

9g. Total. Add lines 9a through 9f.

00'0 \$

Schedule A/B: Property

12/15

☐ Check if this is an amended filing

Fill in this information to identify your case and this filing:			
Debtor 1		Herbert L Jones	
First Name	Middle Name	Last Name	
Debtor 2		(Spouse, if filing)	
First Name	Middle Name	Last Name	
United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY			
Case number		18-24286	

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

☐ No. Go to Part 2.
☒ Yes. Where is the property?

1.1

191 Dewey Street	
Street address, if available, or other description	
Newark	NJ
City	State
07112-0000	ZIP Code
Essex	
County	

What is the property? Check all that apply

- Who has an interest in the property? Check one
- ☒ Debtor is heir to home
- ☐ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☒ Other

Other information you wish to add about this item, such as local property identification number:

☐ Check if this is community property (see instructions)

Fee simple

Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.

Unknown

Current value of the entire property?

Unknown

portion you own?

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Part 2: Describe Your Vehicles

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$0.00

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Debtor 1 Herbert L Jones

Case number (if known) 18-24286

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

☐ No
☒ Yes

3.1 Make: Buick
Model: Park Avenue
Year: 2001
Approximate mileage: 176K
Other information:
Location: 191 Dewey Street,
Newark NJ 07112

Who has an interest in the property? Check one
☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
Current value of the entire property? \$1,000.00
Current value of the portion you own? \$1,000.00

3.2 Make: Chevy
Model: Colorado
Year: 2018
Approximate mileage: 17K
Other information:
Location: 191 Dewey Street,
Newark NJ 07112

Who has an interest in the property? Check one
☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
Current value of the entire property? Unknown
Current value of the portion you own? Unknown

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☒ No
☐ Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.

\$1,000.00

Part 3: Describe Your Personal and Household Items
Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own? Do not deduct secured claims or exemptions.

6. Household goods and furnishings
Examples: Major appliances, furniture, linens, china, kitchenware

☐ No
☒ Yes. Describe.....

7 rooms of furnishings, avg age 10+ , no one item valued at more than \$575.00,

\$2,500.00

7. Electronics
Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No
☒ Yes. Describe.....

2 tv's , ipad, play station 4, cd's ,

\$750.00

8. Collectibles of value
Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☐ No
☒ Yes. Describe.....

Schedule A/B: Property

Official Form 106A/B

Various Coins \$500.00

9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

Fishing Rods, \$100.00

10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment

11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

clothing and personal effects \$250.00

12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

13. Non-farm animals Examples: Dogs, cats, birds, horses

Dog \$10.00

14. Any other personal and household items you did not already list, including any health aids you did not list

2 bbqque, tables, chairs, junk, misc. hand tool, power tools, 2 electric wheelchairs,

\$250.00

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$4,360.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own? Do not deduct secured claims or exemptions.

16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

Cash \$50.00

Debtor 1 Herbert L Jones

Case number (if known) 18-24286

17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

17.1. Checking	Wells Fargo Newark, NJ	\$400.00
17.2. Savings	Wells Fargo Newark, NJ	\$450.00
17.3. Credit union	PSEG Credit Union	\$890.00

18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

Official Form 106A/B

27. Licenses, franchises, and other general intangibles
Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☐ No
☒ Yes. Give specific information about them...

NJ Fishing License
Not transferable

Unknown

Money or property owed to you?

Current value of the portion you own? Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

☐ No
☒ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

2017 Taxes

Federal

\$1,200.00

29. Family support
Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☐ No
☒ Yes. Give specific information.....

30. Other amounts someone owes you
Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☐ No
☒ Yes. Give specific information..

31. Interests in insurance policies
Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☐ No
☒ Yes. Name the insurance company of each policy and list its value.

Beneficiary:

Surrender or refund value:

Term insurance through employer
No cash or surrender value

Unknown

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment
Examples: Accidents, employment disputes, insurance claims, or rights to sue

☐ No
☒ Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

☐ No
☒ Yes. Describe each claim.....

35. Any financial assets you did not already list

☐ No
☒ Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$2,990.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

☒ No. Go to Part 6.
☐ Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☒ No. Go to Part 7.
☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership

☒ No
☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2

56. Part 2: Total vehicles, line 5

57. Part 3: Total personal and household items, line 15

58. Part 4: Total financial assets, line 36

59. Part 5: Total business-related property, line 45

60. Part 6: Total farm- and fishing-related property, line 52

61. Part 7: Total other property not listed, line 54

62. Total personal property. Add lines 56 through 61...

\$8,350.00

Copy personal property total

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$8,350.00

Fill in this information to identify your case:

Debtor 1	
Herbert L Jones	
First Name	Middle Name
Last Name	
Debtor 2	
(Spouse if filing)	
First Name	Middle Name
Last Name	
United States Bankruptcy Court for the:	
DISTRICT OF NEW JERSEY	
Case number	18-24286
(if known)	

Official Form 106C

Schedule C: The Property You Claim as Exempt

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
Copy the value from Schedule A/B	Check only one box for each exemption.		

191 Dewey Street Newark, NJ 07112 Essex County

Line from Schedule A/B: 1.1

Unknown

☒ 100% of fair market value, up to any applicable statutory limit

11 U.S.C. § 522(d)(1)

☒ 100% of fair market value, up to any applicable statutory limit

11 U.S.C. § 522(d)(2)

2001 Buick Park Avenue 176K miles Location: 191 Dewey Street, Newark NJ 07112

Line from Schedule A/B: 3.1

\$1,000.00

☒ 100% of fair market value, up to any applicable statutory limit

11 U.S.C. § 522(d)(3)

7 rooms of furnishings, avg age 10+, no one item valued at more than \$575.00,

Line from Schedule A/B: 6.1

\$2,500.00

☒ 100% of fair market value, up to any applicable statutory limit

11 U.S.C. § 522(d)(3)

2 TVs, iPad, play station 4, CDs,

Line from Schedule A/B: 7.1

\$750.00

☒ 100% of fair market value, up to any applicable statutory limit

11 U.S.C. § 522(d)(3)

Various Coins

Line from Schedule A/B: 8.1

\$500.00

☒ 100% of fair market value, up to any applicable statutory limit

11 U.S.C. § 522(d)(5)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
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Fishing Rods, Line from Schedule A/B: 9.1	\$100.00	\$100.00	11 U.S.C. § 522(d)(5)
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clothing and personal effects Line from Schedule A/B: 11.1	\$250.00	\$250.00	11 U.S.C. § 522(d)(3)
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Dog Line from Schedule A/B: 13.1	\$10.00	\$10.00	11 U.S.C. § 522(d)(3)
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2 bbq, tables, chairs, junk, misc. hand tool, power tools, 2 electric wheelchairs, Line from Schedule A/B: 14.1	\$250.00	\$250.00	11 U.S.C. § 522(d)(3)
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Cash Line from Schedule A/B: 16.1	\$50.00	\$50.00	11 U.S.C. § 522(d)(5)
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Checking: Wells Fargo Newark, NJ Line from Schedule A/B: 17.1	\$400.00	\$400.00	11 U.S.C. § 522(d)(5)
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Savings: Wells Fargo Newark, NJ Line from Schedule A/B: 17.2	\$450.00	\$450.00	11 U.S.C. § 522(d)(5)
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Credit union: PSEG Credit Union Line from Schedule A/B: 17.3	\$890.00	\$890.00	11 U.S.C. § 522(d)(5)
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401K: 401k Through Employer Not property of the estate Line from Schedule A/B: 21.1	Unknown	\$0.00	11 U.S.C. § 522(d)(12)
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Federal: 2017 Taxes Line from Schedule A/B: 28.1	\$1,200.00	\$1,200.00	11 U.S.C. § 522(d)(5)
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Term insurance through employer No cash or surrender value Line from Schedule A/B: 31.1	Unknown	\$0.00	11 U.S.C. § 522(d)(7)
---	---------	--------	-----------------------

3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No ☐ Yes

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Fill in this information to identify your case:

Debtor 1	Herbert L Jones	First Name	Middle Name	Last Name
Debtor 2		First Name	Middle Name	Last Name
(Spouse if filing)				
United States Bankruptcy Court for the:				
DISTRICT OF NEW JERSEY				
Case number 18-24286				
(if known)				

☐ Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A	Column B	Column C
Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion if any
\$0.00	Unknown	Unknown

Describe the property that secures the claim:

2018 Chevy Colorado 17K miles
Location: 191 Dewey Street, Newark
NJ 07112

As of the date you file, the claim is: Check all that apply.

☐ Contingent
☐ Unliquidated
☒ Disputed
Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☒ Other (including a right to offset)

Car Finance

Last 4 digits of account number

PS Plaza Federal Credit Union

Creditor's Name

80 Park Plaza
Newark, NJ 07102

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another community debt
☐ Check if this claim relates to a

Date debt was incurred

2.1 Selene Financial, LP

Creditor's Name

9990 Richmond Ave, Ste
400S
Houston, TX 77042

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another community debt
☐ Check if this claim relates to a

Date debt was incurred

Describe the property that secures the claim:

191 Dewey Street Newark, NJ 07112
Essex County

As of the date you file, the claim is: Check all that apply.

☐ Contingent
☐ Unliquidated
☐ Disputed
Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☒ Other (including a right to offset)

First Mortgage

Last 4 digits of account number

Schedule D: Creditors Who Have Claims Secured by Property

Debtor 1

Herbert L Jones

First Name

Middle Name

Last Name

Case number (if know)

18-24286

Write that number here:

18-24286

Write that number here:

18-24286

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

On which line in Part 1 did you enter the creditor?

2.2

Last 4 digits of account number

Name, Number, Street, City, State & Zip Code

Ras Citron, LLC

130 Clinton Road, Ste 202

Fairfield, NJ 07004

Debtor 1 Herbert L Jones

Case number (if know) 18-24286

Simons Agency, Inc.

Attn: Bankruptcy

4963 Wintersweet Dr.

Liverpool, NY 13088

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim is for a community

Is the claim subject to offset?

No

Yes

Last 4 digits of account number

0283

When was the debt incurred?

Opened 08/17

As of the date you file, the claim is: Check all that apply

Contingent

Unliquidated

Disputed

Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not

report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other, Specify

Collection Attorney Summit Radiological

Wells Fargo Bank

Nonpriority Creditor's Name

Attn: Bankruptcy Dept

Po Box 6429

Greenville, SC 29606

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim is for a community

Is the claim subject to offset?

No

Yes

Last 4 digits of account number

5667

Opened 07/16 Last Active

6/20/18

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Contingent

Unliquidated

Disputed

Type of NONPRIORITY unsecured claim:

Student loans

Obligations arising out of a separation agreement or divorce that you did not

report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Other, Specify

Credit Card

4.3

4.2

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

Total
claims
from Part 1

6b.

Taxes and certain other debts you owe the government

6c.

Claims for death or personal injury while you were intoxicated

6d.

Other. Add all other priority unsecured claims. Write that amount here.

Total Priority. Add lines 6a through 6d.

6e.

\$ 0.00

Total
claims
from Part 2

6f.

Student loans

6g.

Obligations arising out of a separation agreement or divorce that

6h.

Debts to pension or profit-sharing plans, and other similar debts

6i.

Other. Add all other nonpriority unsecured claims. Write that amount here.

\$ 0.00

\$ 1,225.00

Schedule E/F: Creditors Who Have Unsecured Claims

Official Form 106 E/F

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Debtor 1 **Herbert L Jones**

6j. **Total Nonpriority.** Add lines 6f through 6i.

6j.

\$ **1,225.00**

Case number (if know)

18-24286

Person or company with whom you have the contract or lease				State what the contract or lease is for			
Name, Number, Street, City, State and ZIP Code							
2.1							
Name		Number		Street		City	
2.2		State		ZIP Code			
2.2							
Name		Number		Street		City	
2.3		State		ZIP Code			
2.3							
Name		Number		Street		City	
2.4		State		ZIP Code			
2.4							
Name		Number		Street		City	
2.5		State		ZIP Code			
2.5							
Name		Number		Street		City	

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

☒ No. Check this box and file this form with your other schedules. You have nothing else to report on this form.

☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B: Property (Official Form 106 A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Fill in this information to identify your case:

Debtor 1

Herbert L Jones

First Name

Middle Name

Last Name

Debtor 2

First Name

Middle Name

Last Name

(Spouse if, filing)

First Name

Middle Name

Last Name

United States Bankruptcy Court for the:

DISTRICT OF NEW JERSEY

Case number

18-24286

(if known)

12/15

Schedule G: Executory Contracts and Unexpired Leases

Official Form 106G

☐ Check if this is an amended filing

Fill in this information to identify your case:

Debtor 1	Herbert L Jones	First Name	Middle Name	Last Name
Debtor 2		First Name	Middle Name	Last Name
(Spouse if, filing)				
United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY				
Case number	18-24286	(if known)		

Official Form 106H

Schedule H: Your Creditors

12/15

Creditors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, write it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any creditors? (If you are filing a joint case, do not list either spouse as a creditor.)

☒ No
☐ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

☒ No. Go to line 3.
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your creditors. Do not include your spouse as a creditor if your spouse is filing with you. List the person shown in line 2 again as a creditor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your creditor
Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.1

☐ Schedule D, line
☐ Schedule E/F, line
☐ Schedule G, line

3.2

☐ Schedule D, line
☐ Schedule E/F, line
☐ Schedule G, line

Fill in this information to identify your case:

Debtor 1	Herbert L. Jones
Debtor 2	
(Spouse, if filing)	
United States Bankruptcy Court for the:	DISTRICT OF NEW JERSEY
Case number	18-24286
(if known)	

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Schedule I: Your Income

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.	Employment status	Occupation	Employer's name	Employer's address	How long employed there?
If you have more than one job, attach a separate page with information about additional employers.	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	PSEG	PSEG	80 Park Plaza Newark, NJ 07102	
Include part-time, seasonal, or self-employed work.					
Occupation may include student or homemaker, if it applies.					

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2.	\$	3,287.36	\$	N/A
3. Estimate and list monthly overtime pay.	3.	+\$	0.00	+\$	N/A
4. Calculate gross income. Add line 2 + line 3.	4.	\$	3,287.36	\$	N/A

For Debtor 1

For Debtor 2 or non-filing spouse

Debtor 1 Herbert L Jones

Case number (if known) 18-24286

Copy line 4 here

5. List all payroll deductions:

- 5a. Tax, Medicare, and Social Security deductions \$ 680.00
 5b. Mandatory contributions for retirement plans \$ 0.00
 5c. Voluntary contributions for retirement plans \$ 0.00
 5d. Required repayments of retirement fund loans \$ 0.00
 5e. Insurance \$ 0.00
 5f. Domestic support obligations \$ 0.00
 5g. Union dues \$ 0.00
 5h. Other deductions. Specify: \$ 0.00

6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. \$ 680.00

7. Calculate total monthly take-home pay. Subtract line 6 from line 4. \$ 2,607.36

8. List all other income regularly received:

- 8a. Net income from rental property and from operating a business, profession, or farm
 Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.
 8b. Interest and dividends \$ 0.00
 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive \$ 0.00
 8d. Unemployment compensation \$ 0.00
 8e. Social Security \$ 0.00
 8f. Other government assistance that you regularly receive \$ 0.00

- 8g. Pension or retirement income \$ 0.00
 8h. Other monthly income. Specify: \$ 0.00

9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. \$ 0.00

10. Calculate monthly income. Add line 7 + line 9. \$ 2,607.36

11. State all other regular contributions to the expenses that you list in Schedule J. \$ N/A

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies \$ 2,607.36

13. Do you expect an increase or decrease within the year after you file this form? ☐ Yes. Explain: ☐ No.

4. For Debtor 1 \$ 3,287.36
 For Debtor 2 or non-filing spouse \$ N/A

5a. \$ 680.00
 5b. \$ 0.00
 5c. \$ 0.00
 5d. \$ 0.00
 5e. \$ 0.00
 5f. \$ 0.00
 5g. \$ 0.00
 5h. \$ 0.00
 6. \$ 680.00
 7. \$ 2,607.36
 8a. \$ 0.00
 8b. \$ 0.00
 8c. \$ 0.00
 8d. \$ 0.00
 8e. \$ 0.00
 8f. \$ 0.00
 8g. \$ 0.00
 8h. \$ 0.00
 9. \$ 0.00
 10. \$ 2,607.36
 11. \$ N/A
 12. \$ 2,607.36

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: \$ 0.00

Combined monthly income \$ 2,607.36

5.	Additional mortgage payments for your residence, such as home equity loans	\$	0.00
4d.	Homeowner's association or condominium dues	\$	0.00
4c.	Home maintenance, repair, and upkeep expenses	\$	75.00
4b.	Property, homeowner's, or renter's insurance	\$	0.00
4a.	Real estate taxes	\$	0.00

If not included in line 4:

4.	The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.	\$	943.67
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Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

3.	Do your expenses include expenses of people other than yourself and your dependents?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
2.	Do you have dependents?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
1.	Is this a joint case?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Part 1: Describe Your Household

1. Is this a joint case? ☒ Yes ☐ No

2. Do you have dependents? ☒ Yes ☐ No

3. Does Debtor 2 live in a separate household? ☒ Yes ☐ No

4. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2. ☒ Yes ☐ No

Schedule J: Your Expenses

Official Form 106J

12/15

Fill in this information to identify your case:

Debtor 1: Herbert L. Jones

Debtor 2: (Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY

Case number: 18-24286 (if known)

Check if this is:

☐ An amended filing

☐ A supplement showing postpetition chapter 13 expenses as of the following date: MM / DD / YYYY

☐ Yes.
☒ No.

Explain here:

24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

23c.	Subtract your monthly expenses from your monthly income.	\$	118.69
23b.	Copy your monthly expenses from line 22c above.	\$	2,607.36
23a.	Calculate your monthly net income. Copy line 12 (your combined monthly income) from Schedule I.	\$	2,488.67
22.	Calculate your monthly expenses. Add lines 4 through 21. The result is your monthly net income.	\$	2,488.67
21.	Other: Specify:	\$	0.00
20c.	Property, homeowner's, or renter's insurance	\$	0.00
20b.	Real estate taxes	\$	0.00
20a.	Mortgages on other property	\$	0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your income.	\$	0.00
19.	Other payments you make to support others who do not live with you.	\$	0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your income (Official Form 106J).	\$	0.00
17a.	Car payments for Vehicle 1	\$	0.00
17b.	Car payments for Vehicle 2	\$	0.00
17c.	Other. Specify:	\$	0.00
17d.	Other. Specify:	\$	0.00
17.	Installment or lease payments: Specify:	\$	0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.	\$	0.00
15a.	Life insurance	\$	0.00
15b.	Health insurance	\$	0.00
15c.	Vehicle insurance	\$	210.00
15d.	Other insurance. Specify:	\$	0.00
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	\$	0.00
14.	Charitable contributions and religious donations	\$	0.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	\$	0.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	\$	150.00
11.	Medical and dental expenses	\$	50.00
10.	Personal care products and services	\$	50.00
9.	Clothing, laundry, and dry cleaning	\$	65.00
8.	Childcare and children's education costs	\$	0.00
7.	Food and housekeeping supplies	\$	500.00
6d.	Other. Specify:	\$	0.00
6c.	Telephone, cell phone, internet, satellite, and cable services	\$	225.00
6b.	Water, sewer, garbage collection	\$	40.00
6a.	Electricity, heat, natural gas	\$	180.00
6.	Utilities:	\$	

Fill in this information to identify your case:

Debtor 1	Herbert L Jones	First Name	Middle Name	Last Name
Debtor 2		First Name	Middle Name	Last Name
(Spouse if filing)		First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF NEW JERSEY			
Case number	18-24286 (if known)			

☐ Check if this is an amended filing

Official Form 106Dec
Declaration About an Individual Debtor's Schedules

If two married people are filing together, both are equally responsible for supplying correct information.
You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person

Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Herbert L Jones

Herbert L Jones

Signature of Debtor 1

Date August 28, 2018

Date

Signature of Debtor 2

X

Declaration About an Individual Debtor's Schedules

Official Form 106Dec